PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTORS: Sidney M. Maycock, Jr. et al.

APPLICATION NO. 09/825,092 Confirmation No. 1672
FILED: April 3, 2001 Examiner: R. Weisberger
CASE NO. 23982-A USA Group Art Unit: 3693

TITLE: CREDIT CARD MANAGEMENT SYSTEM

FILED ELECTRONICALLY ON January 19, 2007

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REPLY AND AMENDMENT UNDER 37 C.F.R. §1.111 TO EXAMINER'S ACTION MAILED JULY 19, 2006

Sir:

This is in response to the Office Action mailed July 19, 2006, having a period for response set to expire on October 19, 2006. A Petition extending the period for response for three months, to January 19, 2007, is included herein, along with authorization to charge the extension fee to a credit card. The following amendments and remarks are respectfully submitted.

Amendments to the claims begin on page 2 of this paper; Remarks begin on page 7 of this paper.